



Order Filed on September 5, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

827756

**Phelan Hallinan Diamond & Jones, PC**

1617 JFK Boulevard, Suite 1400

Philadelphia, PA 19103

856-813-5500

**Attorneys for Secured Creditor: U.S. Bank National  
Association, as Trustee for Bear Stearns Asset  
Backed Securities I Trust 2004-AC4 Asset-Backed  
Certificates, Series 2004-AC4**

In Re:

PATRICIA PUGLIESE A/K/A PATRICIA A. URSO  
A/K/A PATRICIA A. PUGLIESE A/K/A PATRICIA  
A. WARDLOW

Case No: 14-24569 - CMG

Hearing Date: 08/21/2019

Judge: Christine M. Gravelle

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION**

The consent order set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: September 5, 2019**

A handwritten signature in cursive script, reading "Christine M. Gravelle".  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

**NJID 827756**

**Phelan Hallinan Diamond & Jones, PC**

1617 JFK Boulevard, Suite 1400

Philadelphia, PA 19103

856-813-5500

**Attorneys for U.S. Bank National Association, as Trustee for Bear Stearns Asset  
Backed Securities I Trust 2004-AC4 Asset-Backed Certificates, Series 2004-AC4**

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE:

CASE NO. 14-24569 - CMG

PATRICIA PUGLIESE A/K/A  
PATRICIA A. URSO A/K/A PATRICIA  
A. PUGLIESE A/K/A PATRICIA A.  
WARDLOW

CHAPTER 13

CONSENT ORDER RESOLVING  
OBJECTION TO CONFIRMATION

Debtor

HEARING DATE: 08/21/2019

**This Consent Order pertains to the property located at 505 WILLOW BOULEVARD,  
BROWNS MILLS, NJ 08015, mortgage account ending with “2564”;**

**THIS MATTER** having been brought before the Court by, Christopher G. Cassie, Esquire attorney for debtor, Patricia A. Urso upon the filing of a Chapter 13 Plan, U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2004-AC4 Asset-Backed Certificates, Series 2004-AC4 by and through its attorneys, Phelan Hallinan Diamond & Jones, PC having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for other and good cause shown:

**IT IS on the      5th                      day of      September                      , 2019, ORDERED as follows:**

1. Debtor has already satisfied the pre-petition arrears through the completion of the bankruptcy plan in the amount of \$41,316.75.
2. Debtor shall continue to make full ongoing mortgage payments to Secured Creditor pursuant to the note and mortgage.
3. Debtor acknowledge that the monthly ongoing mortgage payment amount is subject to change in accordance with the terms of the note and mortgage.

4. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form,  
Content and entry of the within Order:

Phelan Hallinan Diamond & Jones, PC

Attorneys for Secured Creditor:

U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2004-AC4 Asset-Backed Certificates, Series 2004-AC4

/s/ Robert J. Davidow

Robert J. Davidow, Esq.

Phelan Hallinan Diamond & Jones, PC

1617 JFK Boulevard, Suite 1400

Philadelphia, PA 19103

Tel: 856-813-5500 Ext. 47960

Fax: 856-813-5501

Email: Robert.Davidow@phelanhallinan.com

Dated: August 26, 2019

/s/ Amy Knapp

Amy Knapp, Esquire

Attorney for debtors

Dated: August 27, 2019

## Imaged Certificate of Notice Page 4 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Patricia Pugliese  
DebtorCase No. 14-24569-CMG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 2  
Total Noticed: 1

Date Rcvd: Sep 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2019.

db +Patricia Pugliese, 24 Amaryllis Lane, Lumberton, NJ 08048-4866

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 07, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Albert Russo docs@russotrustee.com  
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
 Amy L Knapp on behalf of Debtor Patricia Pugliese ecf@newjerseybankruptcy.com,  
 mcdoherty@ecf.courtdrive.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4 nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. SERVICER FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES C nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. SERVICER FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4 nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor US Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for CreditSuisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. D/B/A AMERICAS SERVICING COMPANY AS SERVICING AGENT FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDI nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP. CSFB MORTGAGE-BACKED et.al. nj.bkecf@fedphe.com  
 Christopher G. Cassie on behalf of Debtor Patricia Pugliese ecf@newjerseybankruptcy.com, kbrand@spearwildermand.com  
 Craig Scott Keiser on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP. CSFB MORTGAGE-BACKED PASS-THROU craig.keiser@law.njoag.gov  
 Craig Scott Keiser on behalf of Creditor U.S. Bank National Association, As Trustee, Successor In Interest To Bank One, National Association, As Trustee For Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Throu craig.keiser@law.njoag.gov  
 Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Throu bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
 John D. Krohn on behalf of Creditor US Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for CreditSuisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through nj.bkecf@fedphe.com

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 2 of 2  
Total Noticed: 1

Date Rcvd: Sep 05, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Justin Plean on behalf of Creditor HSBC BANK USA, N.A. jplean@rasflaw.com,  
bkyecf@rasflaw.com/ras@ecf.courtdrive.com  
Kevin Gordon McDonald on behalf of Creditor US Bank National Association, as Trustee, et al  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin M. BATTERY on behalf of Creditor HSBC BANK USA, N.A. bkyefile@rasflaw.com  
Michael Frederick Dingerdissen on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS  
TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE  
FIRST BOSTON et.al. nj.bkecf@fedphe.com  
Michael Frederick Dingerdissen on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS  
TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE  
FIRST BOSTON MORTGAGE SECURITIES CORP. CSFB MORTGAGE-BACKED et.al. nj.bkecf@fedphe.com  
Michael Frederick Dingerdissen on behalf of Creditor WELLS FARGO BANK, N.A.  
nj.bkecf@fedphe.com  
Miriam Rosenblatt on behalf of Creditor HSBC BANK USA, N.A. miriam.rosenblatt@mhlpl.com,  
mrosenblatt@rasflaw.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE,  
SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST  
BOSTON et.al. nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR  
STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4  
nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE,  
SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST  
BOSTON MORTGAGE SECURITIES CORP. CSFB MORTGAGE-BACKED et.al. nj.bkecf@fedphe.com  
Robert Davidow on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR  
STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4  
nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR  
BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4  
nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Sindi Mncina on behalf of Creditor HSBC BANK USA, N.A. smncina@rascrane.com  
Steven K. Eisenberg on behalf of Creditor HSBC BANK USA, N.A. bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com/skelly@sterneisenberg.com/bkecf@sterneisenberg.com

TOTAL: 31